

## II. AMENDMENTS

B. PLEASE AMEND CLAIMS 199, 200, 202-204, 206, AND 208, ADD NEW CLAIMS 213-217, AND CANCEL WITHOUT PREJUDICE CLAIMS 201, 205, 207, AND 209-212.

199. (currently amended) A check processing system [for clearing a paper negotiable instrument based upon an electronic representation of the instrument] comprising:

a capture station including an imaging device adapted to capture an electronic image or images of [the] a check and, if any, indicia associated with presentation of the check [paper-negotiable-instrument], wherein the check [paper-negotiable instrument] has at least one information field containing transaction data; means for recognizing the at least one transaction data field within the image captured; wherein the capture station further includes: 1) means for extracting transaction data from the image or images captured into at least one data file; 2) means for providing a security marker to each of the extracted data and the image or images to uniquely associate the extracted data and the image or images with each other and with the check and any indicia associated with presentation of the check; 3) means for digitally signing the image or images captured and at least one data file with a unique identifier associated with the capture station; and 4[3]) a data storage means interconnected with the imaging device adapted to receive and store the image or images captured, and the at least one data file;

an agent server interconnected with the capture station and adapted to: 1) receive from the capture station the image or images captured and the at least one

data file and digitally sign the image or images captured and at least one data file with a unique identifier associated with the agent server; 2) store the image or images captured, and the at least one data file; and 3) to electronically transmit at least one of the image or images captured and [or] the at least one data file to a central server [of a clearinghouse] for validation [execution in lieu of the paper negotiable instrument];

[wherein the] a central server [is] interconnected with a network and with the agent server, the central server including [and includes] means: 1) to receive, upon transmission from the agent server, either the image or images captured, or the at least one data file or both; 2) to validate at least one of the digital signature of the capture station or the digital signature of the agent server; 3) to timestamp the image or images captured and [or] at least one data file received or both; 4) to identify a target within the network for transmission of the image or images captured or the at least one data file or both for the performance of a service by the network target with respect to the check [paper negotiable instrument] captured; and 5) to transmit at least one of the image or images captured and [or] at least one data file to the target for the performance of the service;

wherein the extracted data and the image or images can be matched in accordance with the security marker and associated with each other and with the check and any indicia associated with presentation of the check and recombined with each other at any step in the processing sequence of the check such that the security marker insures that the data and image or images have not been tampered with between transmission endpoints.

200. (currently amended) The system of claim 199 wherein the image or images captured or at least one data file is transmitted to the central server at 1) one of the time of receipt from the capture station or 2) a scheduled time other than the time of capture.

201. (cancelled)

202. (currently amended) The system of claim 199 wherein the [paper-negotiable instrument is a check and the] transaction data [is at least] comprises one or more of information contained within a MICR line of the check, an identification of a check payee and a check amount.

203. (currently amended) The system of claim 199 wherein the image or images captured associated with a transaction is transmitted [from the agent server to the central server] to the target at a time that does not coincide with a time of transmission of an associated at least one data file associated with the transaction to the central server, and the at least one data file and the corresponding image or images captured and the data file are re-associated with each other either at the central server or the agent upon completion of receipt of both the image or images and the data file at either the central server or the agent.

204. (currently amended) The system of claim 199 further comprising [:] a capture quality control processor for comparing a pre-capture quality control value with a post-capture quality control value and for accepting a corresponding image or images captured or at least one data file for further processing only if the pre-capture value and the post capture value meet predefined quality control criteria [~~wherein the pre-capture quality control value is assigned to information associated with a paper negotiable instrument before the creation of an image captured by the capture station]~~].

205. (cancelled)

206. (currently amended) The system of claim 199 further comprising [:] an administration services controller interconnected with the capture station, agent server, central server and network target that limits access to at least one of the capture station, agent server, central server and network target in accordance with predetermined access criteria based upon characteristics of at least one service function requested to be performed by the at least one of the capture station, agent server, central server, and network target

207. (cancelled)

208. (currently amended) The system of claim 199 wherein the transmission of the image or images captured or at least one data file from the central server to the

network target is in accordance with at least one of a real time or batch processing schedule associated with the submission of items into a clearing house.

209. -- 212. (cancelled)

213. (new) The processing system of claim 199 wherein the validation provides an approved or not approved signal transmitted to the capture station, representing the allowance or denial of further processing of the transaction, and upon successful validation, the central server stores the image or images file, the transaction data file and the unique association between the files in a central database, stamps each file with a synchronized timestamp, and transmits a success message to the capture station and the locally stored image or images file and the transaction file and the unique association between them is marked with a synchronized timestamp.

214. (new) The processing system of claim 213 including a non-validation override based on predetermined criteria maintained at the central server, wherein, upon the event of an unsuccessful validation, the capture station transmits a code for receipt by the central server requesting permission to override the unsuccessful validation, whereby upon recognition of the code as an authorized override request, the central server searches for a match of the request code in a data base of predetermined criteria, and upon verifying a match, approves the transaction without validation and the transaction is transmitted in the network for subsequent processing to a predetermined endpoint.

215. (New) The processing system of claim 214 adapted for check processing wherein, if a predetermined endpoint is not provided in the data base associated with the code request for an override, the check presented at the capture stations routed for exception processing.
216. (New) The processing system of claim 206 adapted for check processing.
217. (New) The processing system of claim 206 adapted for processing a credit or debit transaction.